



IMPROVING KNOWLEDGE WORKER PRODUCTIVITY

15-MINUTE GUIDE

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FOREWORD

This guide provides a concise yet detailed discussion of the productivity benefits inherent in the use of intelligent case management solutions. After reading, you will have an understanding of case management technology, be able to identify the key areas of performance improvement and gain insight from real-life cases that detail quantifiable results.

THINK FAST

For any number of reasons, most organizations continuously streamline processes and maximize productivity. Yet, realizing these efficiencies can be challenging when many processes rely on input from skilled contributors. These decision makers, or “knowledge workers,” may be technical experts, lawyers, doctors or accountants with a pure focus focused on knowledge work, while other subject matter experts, such as administrators, case workers, loan officers, HR personnel, or claims adjusters, may perform knowledge work as just one part of their responsibilities.

Traditionally, such knowledge-intensive processes have been difficult to automate; the dilemma being that, although these processes require human expertise, human-centric processes are unpredictable and tend to have a negative impact on cycle times and accuracy. How do you help knowledge workers to think faster? The first step is to understand that improving knowledge worker productivity goes beyond basic business process management (BPM) technology. Newer information technologies can reduce cycle times, speed decision making, reduce process errors, and avoid lost documents, as well as build stronger customer relationships.

While BPM capabilities remain essential to introducing structured improvements, Gartner estimates that 44 percent of business processes are unstructured, people-driven processes. We refer to this complex combination of structured and unstructured processes along with the related information and interactions as a case. Many of the unstructured elements in these case-based processes remain manual today and therefore they fall prey to the inefficiencies that result from human delays and errors, provide little transparency into how the business is run and are difficult to audit after the fact. Using traditional business process techniques offers negligible benefits for unstructured case work. A more advanced approach is needed to handle these complex processes.

FOLLOW THAT CART

The potential productivity gains from an advanced automation approach that addresses case processing end-to-end are tremendous. To illustrate this point, consider the magnitude of inefficiencies that exist today, where many case processes are still driven by the mail cart. Take, for example, a claims processing scenario for car insurance. The insured individual contacts a claims manager to report an accident and place a claim. The claim request and information may be received in various formats, at different stages throughout the process. These may include phone calls, faxed documents, photographs of the damaged car, repair shop estimates, information on relationships to prior claims, as well as sign-offs and management approvals.

THE 10 SIGNS THAT YOU NEED AN INTELLIGENT CASE MANAGEMENT SOLUTION

- Processes are inefficient and manual
- Information is often incomplete or misplaced
- Actions fall through the cracks
- Loss of process visibility and control process status
- Missed targets and deadlines
- Underutilized resources
- Exposure to risk and fraud
- Processes are difficult to build and support
- Unhappy users and customers
- Problems enforcing and tracking compliance

This content is usually manually gathered, tediously sorted and inserted into file folders that are then routed to different departments through inter-office mail.

It is not difficult to imagine the delays in processing that misplaced documents, absent information, and lost folders can cause, not to mention the complications in accommodating global stakeholders or the audit nightmares of trying to retrace the basis for a given decision. Getting the right information to the right person means the content must be examined for completeness, then manually classified and routed to different stakeholders at different stages in the process. Each human interaction introduces a new possibility of error. The correct policy, rules and guidance information for each case must be located and applied, which further complicates and delays the decision making process. Typically, the process proceeds in a serial fashion, as only one person can be reviewing a particular case folder at a given time. In addition, each person that is part of the process must have intimate knowledge of next steps in the process so that the case can continue on its journey. During this time, customer relationships may become strained if access to information regarding a claim's progress is not readily available or if service level agreements are missed.

It is worthwhile to note that going from the mail cart to e-mail might provide small improvements in routing time but it can also introduce new problems with regard to information security and can cause proliferation of duplicate or outdated information. In reality, the process remains manual, even if the transfer of e-mail appears to be automated. Businesses need a better way to manage case-based processes.

A NEW PERSPECTIVE ON PROCESS AUTOMATION

At the core of this innovative case management concept is a new perspective. Where traditional BPM solutions center on the business process, case management centers on the case. The case includes information, people and process related to that specific case instance. Consider, for example a loan application, employee on-boarding, healthcare delivery, or legal processes. Case worker decisions dynamically guide the process, so that the case itself becomes the focal point for these applications. While case information, guidelines and rules are referenced, there is no predictable process. Human judgment and expertise come into play and may dynamically change the process based on unique requirements presented at the time. Intelligent case management can improve operational efficiency while enabling knowledge workers the flexibility to adapt to the changing circumstances of an individual case.

IMPROVING KNOWLEDGE WORKER PRODUCTIVITY

Combining the capabilities of intelligent capture, enterprise content management (ECM), business process management (BPM), collaboration, records management, and dynamic customer communications; intelligent case management technology allows you to improve worker productivity and dramatically reduce cycle time in environments where process exceptions are the rule. By leveraging an integrated platform for end-to-end case-based applications business process owners can improve worker productivity in the following ways:

LEVERAGE SYSTEMS WHENEVER YOU CAN

Intelligent case management can help you eliminate the manual, repeatable and tedious tasks that people do today. For example, document capture capabilities allow you to streamline your business processes with data and document capture. Scanned content can be auto-classified to populate metadata and initiate business

THREE COMMON CHARACTERISTICS OF CASE-BASED PROCESSES

- They include non-deterministic, unstructured processes
- They support and are driven by human decision making
- They revolve around the case content

processes. Many of the mundane structured decisions that get made can be replaced by the combination of a BPM system with a rules engine, the system can compare data points about the process instance, and classify or route the documents based on pre-defined decision criteria.

Automating processes from the point of capture provides real-time visibility into each process instance early in the cycle, which enables the system or the manager to ensure that the team is working with maximum efficiency. Managers can track employee progress through dashboards and management alerts, allowing them to proactively escalate problems as required. To further optimize processing, the BPM functionality within intelligent case management provides load-balancing within work queues based on specific business requirements such as service level agreements or customer priority. It can also direct process flow based on domain knowledge, localization requirements (e.g. speaks Spanish) or subject matter expertise. All activity and content can be easily tracked and recorded to speed the audit requirements and aid compliance.

In addition to having better insight in the day-to-day management of case workloads, process analysis functionality and collaboration capabilities provide process insight and learning that can be fed back into the system to drive continuous process improvement. Rapid development technologies speed application updates so that new process efficiencies can be realized in the near term, allowing businesses to remain agile and competitive.

MAKE IT EASIER TO MAKE DECISIONS

In an ideal world, you'd never need to search; when someone asked you to perform a task or make a decision they'd provide you with the necessary background information or source materials. Case management systems move you toward that goal. When tasks are routed to individuals they can provide the following:

- Instructions about what actions or decisions needed
- Relevant data that has been extracted from related systems or content files
- Links to source files, whether retained in the primary repository or in external systems
- Check-lists
- Process histories

Intelligent case management draws on the integrated functionality of ECM and BPM to simplify the decision-making process by providing information in context, while mapping out the business process to ensure that all the pre-work is done, so people aren't asked to make decisions before all the supporting steps are complete.

When a decision is too complex for a single individual, case management systems facilitate collaboration. Everyone has access to a shared repository of content and conversations about the decisions, tasks, or documents relevant to the case. Groups can converse with threaded discussions; email messages that are sent and received remain affiliated with the case; team wikis simplify joint creation of documents. When the team or collaborators do come to a decision, the rationale and discussion history can all be retained.

STOP ERRORS BEFORE THEY HAPPEN

Faulty or missing information can destroy worker productivity. So can missed or incorrect process steps. You can avoid lost documents and reduce information and

processing errors by leveraging the capture, content management and business process capabilities within case management. Electronically capturing information closer to the source helps eliminate the risk of lost or inaccurate information. Embedding business logic within your forms minimizes human error both in the data-entry phase and in the data-processing phase. When completing a form, customers can be provided with drop-downs, expanding forms, data-look-ups. When processing a form, the relevance and use for each data field can be pre-programmed into the system.

Automated workflows ensure that you get the right information to the right person and the right time. This allows organizations to eliminate errors due to missed steps because each stakeholder does not need to know the overall process, they can perform their required function and simply press done to automatically send the case information off to the next destination. User interfaces can be customized to each role, removing the glut of confusing information that is not germane to a specific task, while providing relevant guidance, best practices, task instructions and research materials to reduce errors and aid the decision-making process. This further improves accuracy by making it easier for workers to focus on their areas of expertise while ensuring policies and procedures are followed.

EQUIP PEOPLE TO RESPOND QUICKLY

With access to the right information, case managers can address customer requests quickly and accurately. Team members can access content regardless of where they are physically or what stage they are at within the process. Work and workers can be distributed, which enables the organization to cut costs while increasing their hours of service. Case progress can be easily monitored and the status communicated to customers through every stage of the process, avoiding call-backs and unnecessary escalation, while speeding requests for additional information.

Intelligent case management systems also provide dynamic, highly personalized communications enabling businesses to optimize their customers' experience. Case workers can produce on-demand responses which start with a pre-defined template, automatically pull in customer data relevant to the matter at hand, and can be customized by the service representative before hitting "send." Automating customer communications, whether on demand, within a process or in high-volume batches can speed case resolution and improve customer loyalty.

INTELLIGENT CASE MANAGEMENT TECHNOLOGY

“The whole point of enterprise technology is to drive business productivity improvements. An integrated case management platform delivers this benefit to some of the most critical, yet complex and cost-burdened processes that currently hamper organizations.”

BRIAN BABINEAU SR., CONSULTING ANALYST, ENTERPRISE STRATEGY GROUP, INC.

EMC® Documentum® xCelerated Composition Platform (xCP) is an intelligent case management platform that provides fully integrated technologies, development and rollout tools, and application accelerators. It combines content management, business process management, intelligent content capture, client communication management,

collaboration, file management, analysis, reporting, technical and business monitoring, and compliance management in a single environment. The application design is based on configuration rather than coding, reducing complexity and the risks associated with projects, which is crucial for rapid development of case-based applications.

INTELLIGENT CASE MANAGEMENT IN ACTION

Let's look at a few of the many companies that are experiencing the benefits of case process automation using applications built on the EMC Documentum xCelerated Platform (xCP).

FRENCH GENERAL HEALTH PLAN IMPROVES EFFICIENCY AND INCREASES WORKER PRODUCTIVITY

“Capgemini and EMC Documentum were able to combine their know-how and expertise perfectly, offering the best combination of functional/technical solution, service, and price. The proposed solution was able to incorporate the existing document acquisition solution and link it to the CNAMTS information system.”

PATRICK GENDRE, CNAMTS INFORMATION SYSTEMS DEPARTMENT

The National Health Insurance Fund for Salaried Employees (CNAMTS, a division of the French General Health Plan), works with over 100 insurance funds to provide care benefits for more than 55 million people. As part of its daily activities, the general health insurance plan exchanges a high volume of information with insured parties, health professionals, and employers. In order to cope with the constant increase in the amount of data and a reduction in the workforce available to process it, CNAMTS needed to constantly improve its productivity, in particular by automating as many of these processes as possible.

CHALLENGES

CNAMTS successfully automated many of their structured processes, but there were still paper and manual processes left. About 20 percent of the processes were unstructured and not covered by the automated processes. “This is why CNAMTS decided to launch the most extensive enterprise content management project in French public bodies. DIADEME (Digitization and Automatic Indexing of Documents and Electronic Messages) is an automated document production system used to reduce the amount of paper that the fund handles in its business processes. It means that documents can be accessed quickly, shared and consulted simultaneously, and information can be supported with histories and comments,” confirmed Patrick Gendre from the CNAMTS Information Systems department.

SPEEDING DOCUMENT CAPTURE

Documentum automatically classifies and recognizes eight “master” documents (proof of salary, notification of work stoppage, accident declarations, and others) and ten other types of documents (pay slips, hospitalization reports, birth certificates, and others). Automatic document recognition functions are used to extract certain data, such as social security numbers, which are used to index and route the document.

ACCELERATING WORKFLOW

The document is forwarded via a customizable system of “electronic baskets” (similar to “in trays”) containing requests pending processing. The document is not, therefore, routed to a particular user, but to an initial processing basket, which manages the task distribution process. There are several baskets dedicated to different functional domains—medical, administrative, expert reports, and others.

SUPPORTING WORKER DECISIONS WITH INFORMATION IN CONTEXT

“The basket management process operates alongside the BPM, but there is no correlation between the two: each CPAM can manage its own baskets and customize EMC Documentum TaskSpace to suit its own practices and specific features. Just as a town center doesn’t work in the same way as a city center, so we focus on respecting users’ working methods as much as possible,” said Patrick Gendre.

COMMERZBANK GAINS FASTER, BETTER RISK ANALYSIS AND DECISION MAKING

“By using the Documentum ECM platform to reduce paper and automate our entire corporate credit lending process, we have been able to increase operational efficiency. In addition, the new system provides transparency across the business, which results in better, faster decision making.”

STUART OLIVER, HEAD OF PROCESS MANAGEMENT, COMMERZBANK

A top European bank, Commerzbank is based in Frankfurt, Germany, with 700 branch offices located across Europe. In the competitive retail and commercial banking marketplace, improving operational efficiencies has become essential for survival. For Commerzbank, which every year processes over 170 multi-million-euro loans and credit lines to corporations and institutions, streamlining the corporate credit lending process to reduce paper and drive down costs had become a top priority. By using an EMC Documentum case management solution to eliminate paper and automate its entire corporate credit lending process, from initial client request through loan prolongation and retirement, Commerzbank significantly increased operational efficiency and speed. In addition, it improved its risk analysis and decision-making capabilities.

CHALLENGES

When a corporate client first requests a new line of credit, the Commerzbank client relationship manager begins conducting research on the company to determine how to structure the loan, while the risk management group begins conducting different research to determine whether or not to offer the loan and under what circumstances. In the past, with a paper-based environment, the client's file could be in only one person's hands at a time; so much of this research and other work had to be done sequentially, rather than in parallel. Commerzbank knew that having information in a central repository, where employees could access it easily and use it simultaneously, would go a long way toward increasing efficiency for credit operations.

Also, with a paper-based system, it had been very difficult for risk managers to gauge a client's exposure to a particular industry. A risk manager had to search through branch files and external storage facilities to gather data. In the best case, someone had maintained a manual spreadsheet containing this information.

ELIMINATING PAPER AND REDUCING MANUAL STEPS

The new Documentum system virtually eliminates the need to retain paper. When the system was first implemented, Commerzbank had approximately 100,000 pages of documentation related to the previous years' business, growing at a rate of approximately 150 pages per day or one file cabinet per month. Now, with information stored electronically, not only is it easier to search for and locate but the cost of retaining information is significantly less.

SECURE, UNIVERSAL ACCESS TO ANY CONTENT

The new Documentum-based system automates the entire corporate credit lending process at Commerzbank. Business rules are all modeled within the system and all documentation — including the loan application form, risk analysis, return on investment spreadsheets, presentations, correspondence, annual reports, meeting agendas, and minutes — is stored electronically in a central repository. With a central repository and a rules-based system, enforcing business policies for greater security and accuracy — from eliminating the chance of lost or misplaced documents to obtaining proper signatures in the right order — is now very straightforward.

BETTER, FASTER DECISIONS

Documentum xCP includes the strong XML capabilities native to the Documentum ECM platform. This allows Commerzbank to store credit application data in XML, so it is extremely easy to generate reports that provide transparency across the business, resulting in better, faster decision making.

AUTOMATING CONTENT-BASED BUSINESS PROCESSES

To enable each credit application to have different types of information and different workflows associated with it, Commerzbank leveraged the virtual document capability of the Documentum platform to create "credit packs." A credit pack consists of all the supporting documents for a loan or credit line. As new documents are submitted or created, and as they are signed off in the credit approval process, all this information is automatically linked to the credit pack. Credit packs are dynamically routed through workflow stages, according to attributes captured in XML.

EUROBANK EFG GROUP OPTIMIZES CUSTOMER-CENTRIC PROCESSES

“...in the proof of concept phase, early signs show a reduction of the time to disburse by 20 to 30 percent. The project has really created a foundation for continuous operational improvement within Eurobank”

DIMITRIS MAVROYIANNIS, CHIEF INFORMATION OFFICER

This international banking organization employs more than 22,000 people and operates 1500 branches in the Southern, Eastern, and Central European regions. Since deploying an EMC Documentum case management solution in 2005-2006, Eurobank has reduced account and loan application processing times by as much as 30 percent. Eurobank deals with increasing amounts of new and existing customers bringing in account and loan applications every day. The ability of the organization's IT infrastructure to organize their business process is fundamental to Eurobank's continuing success, meaning continued automation and optimization of inbound customer-centric processes became a key strategic objective. Reducing the time and administrative costs involved in the process of creating entirely new customer accounts and improving of customer services are key business differentiators for Eurobank.

CHALLENGES

Eurobank required its banking product to become a differentiator for the company's customers. “Competition solely based on price destroys the value of your product,” said Dimitris Mavroyiannis, chief information officer of Eurobank Greece. “Our products have become inherently linked to the process we use to sell to the customer and the customer service we provide. Our choice of business process software had to reflect that.” The software also needed rapid deployment capabilities and scalability across regions, as the solution was due to be implemented across ten countries.

The main business issue Eurobank was faced with stemmed from the company's early adoption of technology. Eurobank prides itself on breaking new ground in the industry, using its dynamic reputation as a competitive advantage. But this aggressive strategy brings with it challenges such as a lack of business process management experience. Mr Mavroyiannis noted, “We are always very forward-thinking with our decisions in order to give our customers the most advanced service. However, this brings with it difficulties because there is no process to follow and because we're rolling out business process management across multiple business units.”

EMC implemented a fully integrated platform to manage the total spectrum of business processes, including integrating systems, people and information in an automated and flexible, yet powerful environment. The implementation is a retail-wide lending origination initiative, and is considered an integrated business process management and business rules management solution.

IMPROVE STAKEHOLDER COLLABORATION

The implementation initially covered the mortgage lending units by providing a full end-to-end integration with legal and technical valuers, all necessary Credit Agency interfacing as well as providing a fully automated environment to provide all required processes from application submission to disbursement and servicing.

RAPIDLY ADAPT TO BUSINESS DEMANDS

The implementation of EMC Documentum software has created a reusable business automation backbone for Eurobank, designed to easily build new applications and add to the company's customer offering. The process also has the potential to be rolled out to further countries in Eurobank's network due to the standards-based implementation procedure used.

SUMMARY

To meet pressing business requirements, organizations now have a new opportunity to increase productivity by automating the non-deterministic, unstructured processes that are driven by human decision making and revolve around the case content. By leveraging an integrated intelligent case management platform as the foundation for end-to-end case-based applications, business process owners can efficiently streamline business processes and maximize knowledge worker productivity.

Intelligent case management technologies provide the functionality you need to fully automate structured processes while supporting and simplifying decision-making for ad hoc processes. As an industry leading integrated case management platform, Documentum xCP is the proven choice for customers and partners who want to rapidly build case-based applications. With Documentum xCP you can automate both your structured and knowledge-intensive processes, eliminate case or process errors, monitor progress and effectively communicate to stakeholders to achieve the accuracy and agility needed to resolve cases faster.

ABOUT EMC

EMC Corporation (NYSE: EMC) is the world's leading developer and provider of information infrastructure technology and solutions that enable organizations of all sizes to transform the way they compete and create value from their information. Information about EMC's products and services can be found at www.EMC.com.

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